

# Slip and Fall Incident Reporting

Slip and Fall Prevention

CAUTION WET FLOOR Let's face it, a slip or fall can happen anywhere, at any time and to anyone. So it's critical that your business has a clear and concise plan for the investigation process. Each year, over eight million people are sent to hospital emergency rooms as the result of slip and fall accidents (www.cdc.gov). In this guide you will find comprehensive materials to assist you in the event a slip or fall occurs on your premises or workplace. Start by taking a look at a few key areas to help document causes and corrective measures, and properly report a claim.



### **Recognizing Suspect or Fraudulent Claims**

Slip, and fall accidents are often not witnessed and usually result in soft tissue or "invisible" injuries. Because of these characteristics, such incidents are prime candidates for fraud. By recognizing slip and fall fraud indicators and reporting them to CNA, you can help recognize slip and fall fraud and protect yourself from false claims.

#### **Accident & Incident Investigation**

When a slip or fall accident occurs in or around your business, there is often confusion about what happened and what steps need to be taken. Fortunately, CNA provides you with resources to prepare for these types of incidents. Having the right plan, resources and tools can greatly assist you in this process. See Slip and Fall Incident Investigations section.

#### **Timely Notice of Loss**

Prompt reporting of slip or fall claims to CNA can make a difference. If CNA is notified in a timely manner, we can act immediately in determining liability and assessing damages, thus possibly avoiding litigation, which results in overall lower claim costs.

One of the key issues in driving down settlement costs is "Timely Notification of Loss." Our highly experienced claim staff will help you get through this process. It is best if the information surrounding the incident is reported as soon as possible, ideally the same day, so CNA can begin its investigation and assessment of the situation.

To assist you in these efforts, the following recommendations are suggested:

- Develop reporting guidelines to ensure responsive action is taken when a slip or fall happens at your place of business.
- Keep an "incident log" to provide a careful and detailed account of every actual or reported incident.

Develop complaint and claim handling guidelines and make sure your employees are aware of the guidelines and why it is important to notify the organization of accidents and potential accidents as soon as they occur.

# **Reporting Slip and Fall Claims to CNA**

At CNA, we are dedicated to delivering world-class customer service. Our committed and experienced claim staff goes above and beyond standard claim service and provides high-quality solutions. You can report a claim via phone, fax, email or online.

To Report a Claim	To Report a Small Business Claim	To Report a Large Casualty Claim
877-CNA-ASAP (262-2727) Toll Free	833-FNOL-CNA (366-5262) Toll Free	866-909-5343 Toll Free
800-953-7389 FAX	877-291-2019 FAX	877-329-7752 FAX
LossReport@CNAASAP.com	ReportClaim@FNOLCNA.com	cna.lpc@cna.com
www.CNA.com/claim	www.FNOLCNA.com	

Claims can be reported 24 hours a day, seven days a week.

If you would like to include a General Liability ACORD Form, please complete the form and include it as part of your email, fax or online submission.

NOTE: Please be prepared to provide the following information when reporting a claim:

#### **Basic Facts**

- Account Name
- Policy Number
- Date and Time of Accident
- Insured Address
- Location of Accident

# **Claimant Information**

- Name
- Date of Birth
- Address
- Home Phone
- Business Phone
- Gender, Marital Status

# **Our Commitment**

CNA is committed to serving you best. Dedicated people countrywide are proud to be members of our CNA customer service team.

# Witness(es) Information

- Name(s)
- Address(es)
- Phone(s)
- Email Address(es)
- Accident / Injury Information
- What was the claimant doing when the injury / illness occurred?
- How did the injury happen?
- What type of injury occurred?

#### Additional documentation

- Incident investigation report
- Lease agreements
- Floor maintenance contracts
- Snow / ice maintenance logs
- Floor cleaning and maintenance

# Learn more about managing slip and fall risks at cna.com/riskcontrol (US) or cnacanada.ca (Canada).

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